

<i>SERFF Tracking Number:</i>	<i>AEGA-127166119</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Monumental Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48756</i>
<i>Company Tracking Number:</i>	<i>VVA RP 0811</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>VVA RP 0811</i>		
<i>Project Name/Number:</i>	<i>Return of Premium Death Benefit Rider/VVA RP 0811</i>		

## Filing at a Glance

Company: Monumental Life Insurance Company

Product Name: VVA RP 0811

SERFF Tr Num: AEGA-127166119 State: Arkansas

TOI: A03I Individual Annuities - Deferred  
Variable

SERFF Status: Closed-Approved-  
Closed State Tr Num: 48756

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: VVA RP 0811

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Laurie Bascom

Disposition Date: 05/17/2011

Date Submitted: 05/12/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Return of Premium Death Benefit Rider

Status of Filing in Domicile: Pending

Project Number: VVA RP 0811

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/17/2011

State Status Changed: 05/17/2011

Deemer Date:

Created By: Laurie Bascom

Submitted By: Laurie Bascom

Corresponding Filing Tracking Number:

Filing Description:

Life and Health Division

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201

Attn: Policy Examination Division (Life & Annuity)

RE: Monumental Life Insurance Company

NAIC # 468- 66281

VVA RP 0811 – Return of Premium Death Benefit Rider

SERFF Tracking Number: AEGA-127166119 State: Arkansas  
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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: VVA RP 0811  
Project Name/Number: Return of Premium Death Benefit Rider/VVA RP 0811  
SERFF Tracking Number – AEGA-127166119

Dear Sir:

Please find attached the above referenced form for your review and approval. This form will be attached to new issues of previously approved policy form VVAP U 1101, approved by your Department on 05/14/2002, when the customer elects the Return of Premium Death Benefit. This form is intended to replace rider form number VVA RP 0308 approved by your Department on 02/26/2008.

This rider provides a death benefit of accumulated value or the sum of all premium payments, whichever is greater. The cost for this benefit is an additional 0.20% per year, charged quarterly at a rate of 0.05%. The client can only choose this rider upon the purchase of a new contract. They may opt out of the provision at a later date, but cannot add it back to the contract.

This rider is used with a variable annuity which is an SEC registered product. Therefore, a Flesch Readability Certification has not been attached as a flesch reading ease score is not required.

Please note the paper and font of the attached form may change in the future. You have our assurances the form will contain the same language as approved by your Department. This form will be printed and be made part of any policy issued.

We would appreciate your review and approval of this form.

Sincerely,

Monumental Life Insurance Company

Laurie Bascom  
Filing Analyst II  
TCM Regulatory Filing Dept.  
Phone: 319-355-6813  
Fax: 319-355-6820  
Email: lbascom@aegonusa.com

P.S. This form was approved by our home state, Iowa, on \_\_\_\_\_, or is concurrently submitted.

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## Company and Contact

### Filing Contact Information

Laurie Bascom, Forms Filing Analyst II lbascom@aegonusa.com  
 4333 Edgewood Road, NE 319-355-6813 [Phone]  
 Cedar Rapids, IA 52499 319-355-6820 [FAX]

### Filing Company Information

Monumental Life Insurance Company CoCode: 66281 State of Domicile: Iowa  
 4333 Edgewood Road N.E. Group Code: 468 Company Type: Life and Annuity  
 Cedar Rapids, IA 52499 Group Name: State ID Number:  
 (800) 553-5957 ext. [Phone] FEIN Number: 52-0419790

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50/form X 1 form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Monumental Life Insurance Company	\$50.00	05/12/2011	47531987

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/17/2011	05/17/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Statement of Variability	Laurie Bascom	05/13/2011	05/13/2011

<i>SERFF Tracking Number:</i>	<i>AEGA-127166119</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 05/17/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGA-127166119 State: Arkansas

Filing Company: Monumental Life Insurance Company State Tracking Number: 48756

Company Tracking Number: VVA RP 0811

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: VVA RP 0811

Project Name/Number: Return of Premium Death Benefit Rider/VVA RP 0811

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document	Statement of Variability	Replaced	Yes
Form	Return of Premium Death Benefit Rider		Yes

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**Amendment Letter**

Submitted Date: 05/13/2011

**Comments:**

I have attached a revised SOV. The maximum rider fee was incorrectly reflected as 0.20% when it should have been 0.50%. I apologize for any inconvenience this may have caused.

Thank you.

Laurie Bascom

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Statement of Variability**

Comment:

STD SOV.pdf

SERFF Tracking Number: AEGA-127166119 State: Arkansas

Filing Company: Monumental Life Insurance Company State Tracking Number: 48756

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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VVA RP 0811	Policy/Cont Return of Premium ract/Fratern Death Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			VVA RP 0811 Final Rider.pdf



# Monumental Life Insurance Company

Home Office: Cedar Rapids, IA

## RETURN OF PREMIUM DEATH BENEFIT RIDER

This Rider has been made a permanent part of your Contract. This Rider adds a cost provision and amends the coverage provision of the Death Benefit section of your Contract. This Rider is issued in consideration of the Contract Owner's agreement to the changes described below:

### Cost

For the Death Benefit described below, there will be an additional annual charge of ~~0.20%~~ 0.05% of the Accumulated Value to be assessed at the beginning of each quarter based on the Contract Anniversary Date).

### Death Benefit

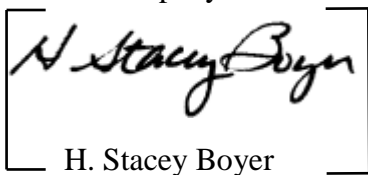
The Death Benefit payable will be the greater of:


- 1) The Accumulated Value of the Contract; or
- 2) The sum of all Premium Payments, less any Adjusted Partial Withdrawals and Premium Taxes, if any.

**Adjusted Partial Withdrawal** - The Adjusted Partial Withdrawal is equal to the Partial Withdrawal amount multiplied by an Adjustment Factor. The Adjustment Factor is equal to the amount of the Death Benefit prior to the Partial Withdrawal divided by the Accumulated Value prior to the Partial Withdrawal.

This Rider takes effect and expires concurrently with the Contract to which it is attached. This Rider is subject to all of the terms and conditions of the Contract not inconsistent herewith.

Signed for the Company at the Home Office.

  
H. Stacey Boyer  
Secretary

  
Brenda Clancy  
President

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
This rider is used with a variable annuity which is an SEC registered product. Therefore, a Flesch Readability Certification has not been attached as a flesch reading ease score is not required.		
<b>Attachment:</b>		
Arkansas Reg 19 cert of comp.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b>		
<b>Attachment:</b>		
STD SOV.pdf		

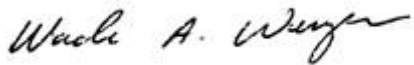
## CERTIFICATION OF COMPLIANCE

Company Name: Monumental Life Insurance Company

Form Title(s): Return of Premium Death Benefit Rider

Form Number(s): VVA RP 0811

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg.19 s 10B, as well as the other laws and regulations of the State of Arkansas.



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Wade A. Wenger  
Assistant Vice President – Compliance Officer

May 12, 2011

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Date

**Statement of Variability**  
**(For pertinent bracketed items in the contract)**

VVA RP 0811

Anticipated  
Value at Time  
of Initial Sale

Variable Information

Additional Mortality and Expense Charge for Return of Premium Death Benefit Rider	Minimum	0.01%	0.20%
	Maximum	0.50%	

This is the range for the annual charge assessed for the Return of Premium Death Benefit Rider in addition to the base Mortality and Expense Risk charge. Currently, the additional annual charge is 0.20% and will be assessed quarterly (0.05%) based on the Contract Anniversary Date. Once a contract is issued, this charge is fixed and would not change during the accumulation phase of the contract. The Mortality and Expense Risk charge is driven by the risks the Company bears under the contract. Some examples of such risks include the death benefit, certain expenses of the contract, and assuming the risk that the current charges will be insufficient in the future to cover costs of administering the contract.

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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/12/2011	Supporting	Statement of Variability Document	05/13/2011	STD SOV.pdf (Superceded)

**Statement of Variability**  
**(For pertinent bracketed items in the contract)**

VVA RP 0811

<u>Variable Information</u>			<u>Anticipated Value at Time of Initial Sale</u>
Additional Mortality and Expense Charge for Return of Premium Death Benefit Rider	Minimum	0.01%	0.20%
	Maximum	0.20%	

This is the range for the annual charge assessed for the Return of Premium Death Benefit Rider in addition to the base Mortality and Expense Risk charge. Currently, the additional annual charge is 0.20% and will be assessed quarterly (0.05%) based on the Contract Anniversary Date. Once a contract is issued, this charge is fixed and would not change during the accumulation phase of the contract. The Mortality and Expense Risk charge is driven by the risks the Company bears under the contract. Some examples of such risks include the death benefit, certain expenses of the contract, and assuming the risk that the current charges will be insufficient in the future to cover costs of administering the contract.